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UNITED STATES DISTRICT COURT  
DISTRICT OF OREGON

CAROL FORD,

Case No.

Plaintiff,

v.

RAY KLEIN, INC. dba  
PROFESSIONAL CREDIT SERVICE

Defendant.

COMPLAINT FOR VIOLATIONS OF  
FAIR DEBT COLLECTION  
PRACTICES ACT

JURY REQUESTED

JURISDICTION

1. Jurisdiction of this Court arises under 28 U.S.C. § 1331 and pursuant to 15 U.S.C. §1692k(d), and pursuant to 28 U.S.C. § 1367 for pendent state law claims.
2. This action arises out of Defendants' violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq. ("FDCPA"), as well as other state law tort claims.
3. Venue is proper in this District because the acts and transactions occurred here,

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Plaintiff resides here, and Defendants transact business here.

## PARTIES

4. Plaintiff Carol Ford is a natural person who resides in the City of Cottage Grove, State of Oregon, and is a “consumer” as that term is defined by 15 U.S.C. § 1692a(3).

5. Defendant Ray Klein, Inc. dba Professional Credit Services (“PCS”) is a debt collector as defined by 15 U.S.C. § 1692a(6).

## FACTUAL ALLEGATIONS

6. Plaintiff has been dunned, sued, and otherwise collected upon by Defendant while it is attempting to collect a debt that it alleges is owed by Carol Bumpus.

7. Plaintiff is not now, nor has been known in the past as Carol Bumpus.

8. Plaintiff has repeatedly informed Defendant that she is not Carol Bumpus; however, Defendant has ignored Plaintiff and has continued to collect the debts that Carol Bumpus owes.

9. After informing Defendant repeatedly of its mistake, Defendant filed suit in small claims court in an attempt to collect from Plaintiff.

10. Plaintiff filed an answer and demanded a jury trial.

11. Defendant failed to timely file a circuit court complaint and the case was dismissed.

12. Following the dismissal Defendant has continued to attempt to collect from Plaintiff.

13. As a direct and proximate result of defendants’ actions plaintiff has suffered actual damages in the form inability to obtain credit, increased cost of credit, and emotional distress, anger,

anxiety, worry, frustration, among other negative emotions.

TRIAL BY JURY

14. Plaintiff is entitled to and hereby respectfully demands a trial by jury. US Const. amend. 7. Fed. R. Civ. Pro. 38.

CAUSES OF ACTION

COUNT I.

VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT

15 U.S.C. § 1692 *et seq.*

15. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.

16. The foregoing acts and omissions of Defendants constitute numerous and multiple violations of the FDCPA including, but not limited to, 15 U.S.C. § 1692d, 1692e, 1692e(2), 1692e(5), 1692e(10), 1692f, and 1692f(1).

17. As a result of Defendants' violations of the FDCPA, Plaintiff is entitled to actual damages pursuant to 15 U.S.C. § 1692k(a)(1); statutory damages in an amount up to \$1,000.00 pursuant to 15 U.S.C. § 1692k(a)(2)(A); and, reasonable attorney's fees and costs pursuant to 15 U.S.C. § 1692k(a)(3).

PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays that judgment be entered against Defendants for:

A. Compensatory damages;

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- B. Statutory damages;
- C. Attorney fees and costs; and
- D. Such other relief the Court deems proper.

DATED July 25, 2008

Olsen, Olsen & Daines, LLC

/s/ Keith D. Karnes  
Keith D. Karnes  
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Attorney for Plaintiff Carol Ford